Reconfiguring value into commitment: The serial power of satisfaction and trust in new-vehicle dealership relationships

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ABSTRACT

Digital transformation has intensified uncertainty in high-involvement service journeys, particularly in new-vehicle dealership interactions where consumers must reconcile fragmented digital and in-person information. This study examines how perceived value translates into customer commitment by testing a sequential mechanism in which satisfaction and trust operate as mediators. Survey data from 463 South African consumers who engaged with a new-vehicle dealership in the preceding 12 months were analysed using PLS-SEM with bootstrapping. The results show that perceived value positively influences satisfaction and trust but does not directly predict commitment. Satisfaction significantly enhances trust, yet does not directly lead to commitment, indicating that confirmation of expectations alone is insufficient to secure enduring relational intent. Trust exerts a strong direct effect on commitment and fully mediates the effects of perceived value and satisfaction. A significant serial indirect pathway confirms that commitment emerges through an ordered process from perceived value to satisfaction to trust. These findings demonstrate that in digitally hybrid, high-risk purchase contexts, commitment is achieved through sequential sensemaking rather than direct value-to-loyalty conversion. For automotive dealerships, prioritising trust-building practices across sales, finance, and after-sales touchpoints is essential to convert value perceptions into durable customer commitment.

Keywords: Perceived value, satisfaction, trust, customer commitment, automotive dealerships, South Africa

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1. INTRODUCTION

Consumers' evaluation of service relationships has become more complex as digital interfaces, rising expectations and inconsistent information reshape service encounters (Bacile, 2020; Roy et al., 2019). In hybrid environments, customers must integrate fragmented digital and physical touchpoints, increasing uncertainty and heightening the role of psychological evaluations in relational decisions (Hallikainen, Alamäki & Laukkanen 2019; Pérez López et al., 2025). These dynamics are particularly salient in high involvement service contexts, where consumers face substantial financial, functional and relational risk.

Automotive retailing exemplifies these evaluative challenges. New vehicle purchases require consumers to evaluate price fairness, service reliability, salesperson credibility, and long-term support, making relational judgements central to decision making in this context (Blumenberg et al., 2021; Van Tonder & Petzer, 2018). Because the automotive sector is economically significant, trust in dealership relationships influences not only individual purchase decisions but also broader business stability and employment (Morgan & Hunt, 1994; Zietsman et al., 2020; NAAMSA, 2025). According to NAAMSA (2025), the automotive industry contributes over 5% to national GDP and supports extensive employment and trade value. In 2025, new vehicle sales reached 596,818 units, signalling strong domestic demand and dealer activity. New vehicle dealerships constitute the primary customer facing interface of this system and therefore serve as a crucial site where consumer trust and long term relational outcomes are formed (NAAMSA, 2025).

Despite increased investment in digital tools such as online configurators, trade-in platforms, and service portals, dealership journeys frequently reveal misalignments between digital information, salesperson interaction, and after-sales processes (Schaarschmidt & Evanschitzky, 2018; Neslin, 2022). These inconsistencies introduce uncertainty and challenge the assumption that favourable value perceptions automatically translate into enduring relational outcomes. Instead, consumers engage in layered cognitive and affective assessments to determine whether dealership performance meets expectations and whether relational risk can be mitigated over time (Balinado et al., 2021; Vichiengior et al., 2023). Consequently, perceived value, satisfaction and trust function as key interpretive mechanisms through which consumers judge dealership reliability and future engagement (Patel, 2025; Salvi et al., 2020; Nuzula & Wahyudi, 2022).

Earlier studies often treat perceived value, satisfaction and trust as separate or loosely connected drivers of loyalty or commitment (Zhang et al., 2020; Menidjel & Bilgihan, 2021; Zietsman et al., 2020). Such approaches fail to capture how these evaluations develop in sequence within high-risk, digitally fragmented service settings, where consumers must integrate multiple touchpoints and resolve uncertainty over time (Claffey & Brady, 2019; Kim et al., 2023; Pérez López et al., 2025). This study examines a structured evaluation process in which perceived value informs satisfaction, satisfaction supports the development of trust, and commitment arises only after trust alleviates perceived vulnerability (Morgan & Hunt, 1994; Bozic & Kuppelwieser, 2019). This process is especially relevant in dealership contexts marked by uneven digital adoption, information asymmetry, and elevated relational risk (Deloitte, 2024; Chaker et al., 2022).

Expectancy disconfirmation theory explains how consumers form satisfaction judgements by comparing perceived performance with prior expectations (Oliver 1980; 1997; Zhang et al., 2021). Within dealership interactions, consumers hold expectations regarding vehicle quality, pricing transparency, salesperson competence, and future service reliability (Patel, 2025). Perceived value acts as a cognitive reference point shaping expectations and framing performance evaluations (Ramasamy et al., 2024). Positive disconfirmation enhances satisfaction, while negative disconfirmation undermines confidence in the service provider (Fathulloh & Purnama, 2024). However, the theory offers

limited insight into how satisfaction translates into deeper relational outcomes such as trust and commitment under heightened risk and uncertainty (Abdelgawad et al., 2022; Fathulloh & Purnama, 2024).

Prior research consistently identifies perceived value as an antecedent of favourable responses, including satisfaction, trust and loyalty related intentions (Itani et al., 2019; Menidjel & Bilgihan, 2021; Zietsman et al., 2020). However, evidence reveals variability in how value translates into long-term commitment, particularly in service environments characterised by information asymmetry, inconsistent delivery, and uncertainty regarding after-sales support (Jia & Yu, 2025; van Deventer & Saraiva, 2025). In such contexts, value alone seldom secures relational continuity (Elshaer et al., 2025). Satisfaction and trust instead function as relational mechanisms that enable consumers to interpret performance, reduce vulnerability, and evaluate the credibility of dealership promises.

Despite the economic significance of the automotive sector in emerging markets, limited empirical research has examined how perceived value, satisfaction and trust operate sequentially to shape commitment in dealership environments (Van Tonder & Petzer, 2018; Zietsman et al., 2020). In many emerging economies, uneven digital adoption and the continued importance of interpersonal interaction suggest that relational evaluations unfold through multi-stage psychological processes rather than direct linear effects (Chaker et al., 2022; Deloitte, 2024; Kumar et al., 2019). Consequently, the generalisability of models developed in more stable or digitally mature markets remains uncertain (Verhoef et al., 2021; Pérez López et al., 2025).

To address this gap, this study applied the expectancy disconfirmation theory to examine how perceived value translates into customer commitment through the sequential roles of satisfaction and trust in new vehicle dealership relationships. A serial mediation model is tested in which perceived value shapes expectations, satisfaction evaluates perceived performance, and trust resolves vulnerability before commitment emerges (Oliver, 1980; Morgan & Hunt, 1994; Bozic & Kuppelwieser, 2019; Kim et al., 2023). Accordingly, the study asks how satisfaction and trust sequentially mediate the relationship between perceived value and customer commitment in emerging market dealership contexts. By validating this pathway, the study provides a process-based explanation of commitment formation and shows that in high-risk, digitally uneven environments, durable customer commitment develops through staged relational evaluations rather than direct value to loyalty conversion (Palmatier et al., 2006; Payne et al., 2017).

2. THEORETICAL FRAMEWORK AND LITERATURE REVIEW

2.1 RELATIONAL EVALUATION UNDER UNCERTAINTY IN AUTOMOTIVE SERVICE CONTEXTS

High involvement consumption contexts require consumers to engage in extended evaluative processes due to financial exposure, information asymmetry, and long-term relational dependence (Klein & Sharma, 2022; Claffey & Brady, 2019). New vehicle purchases exemplify these conditions, as consumers must evaluate not only product attributes but also the reliability and credibility of the service provider over time (Van Tonder et al., 2018). These conditions elevate perceived risk and increase reliance on relational evaluations when forming behavioural intentions.

In emerging market automotive contexts, uneven digital adoption and variability in dealership practices further complicate these evaluations (Chaker et al., 2022; Deloitte, 2024). Consumers frequently encounter fragmented digital and physical journeys in which online information, salesperson interaction, and after-sales engagement are not fully aligned (Morapitiya et al., 2020). Under such conditions, consumers cannot rely on single point assessments but must interpret whether positive experiences are credible, repeatable, and indicative of future performance.

Perceived value, satisfaction, trust and commitment therefore function as interrelated evaluative states through which consumers reduce uncertainty and make sense of relational risk (Sayil et al., 2018; Zietsman et al., 2020). However, prior research commonly models these constructs as isolated or dyadic relationships, implicitly assuming stable service delivery and institutional maturity (Zhang et al., 2020). This assumption limits explanatory power in contexts characterised by uncertainty and uneven execution, where relational intentions are unlikely to emerge from isolated judgements. Rather, consumers move through a sequence of cognitive and affective interpretations in which earlier evaluations condition subsequent ones (Claffey & Brady, 2019; Kim et al., 2023). This study, therefore, adopts a process-based perspective to explain how perceived value is translated into commitment through satisfaction and trust.

2.2 A PROCESS-ORIENTED INTEGRATION OF EXPECTANCY DISCONFIRMATION THEORY, SERVICE-DOMINANT LOGIC AND COMMITMENT–TRUST THEORY

Expectancy disconfirmation theory explains how consumers form satisfaction judgements by comparing perceived performance with prior expectations (Oliver, 1980; 1997). In dealership contexts, expectations are shaped by perceived value, reflecting anticipated benefits relative to sacrifices (Opata et al., 2020). Satisfaction therefore represents an evaluative response to performance relative to value based expectations.

Commitment–trust theory explains why trust is a necessary condition for enduring relational intention (Morgan & Hunt, 1994). Trust reflects a willingness to rely on the service provider under conditions of vulnerability and uncertainty (Bozic & Kuppelwieser, 2019). In high involvement automotive services, commitment is unlikely to emerge without trust, as consumers require confidence in future service reliability.

Integrated, these theories support a sequential evaluative mechanism in which perceived value shapes expectations, satisfaction evaluates performance, trust resolves vulnerability and commitment reflects enduring relational intention. This process based logic provides the theoretical foundation for the hypotheses that follow, specifically the serial mediation of satisfaction and trust in the value–commitment relationship.

2.3 PERCEIVED VALUE AS THE COGNITIVE STARTING POINT OF RELATIONAL EVALUATION

Perceived value reflects a customer's overall assessment of benefits relative to sacrifices and functions as a cognitive evaluation of exchange outcomes (Zeithaml, 1988; Blut et al., 2023). In automotive dealership contexts, perceived value encompasses vehicle quality, pricing transparency, salesperson credibility, omnichannel convenience and the usability of digital tools (Oriade & Schofield, 2019; Van Tonder et al., 2018). Digital service channels expand perceived benefits through accessibility and personalisation, while also introducing potential costs such as complexity, privacy concerns and information overload (Lemon & Verhoef, 2016; Kumar et al., 2019).

Grounded in expectancy disconfirmation theory, perceived value establishes the benchmark against which performance is evaluated, providing the cognitive starting point for relational assessments (Ramasamy et al., 2024). Although high perceived value signals fairness and positive utility, its ability to generate commitment directly is limited in high risk purchase contexts, where trust and satisfaction are required to stabilise relational expectations (Elshaer et al., 2025). Perceived value therefore initiates the relational evaluation process and shapes how customers interpret subsequent interactions.

Consistent with this logic, perceived value is expected to influence satisfaction, trust and commitment.

H1: Perceived value positively influences customer satisfaction.

H2: Perceived value positively influences customer trust.

H6: Perceived value positively influences customer commitment.

2.4 SATISFACTION AS PERFORMANCE CONFIRMATION AND EVALUATIVE TRANSITION

Customer satisfaction represents a cognitive and affective appraisal of whether expectations have been met or exceeded (Harverila & Twyford, 2021). In hybrid dealership environments, satisfaction emerges from the perceived alignment between digital interactions and interpersonal touchpoints (Martínez de Miguel et al., 2022). Consistent with expectancy disconfirmation theory, satisfaction signals the extent to which perceived value and service performance converge (Oliver, 1980; Zietsman et al., 2020).

Satisfaction reduces uncertainty but does not eliminate vulnerability, positioning it as a transitional evaluative state that shapes subsequent trust and commitment. In automotive contexts, satisfaction reflects a holistic judgement of the purchase journey, encompassing digital interfaces, service personnel and process efficiency (Davies & Vincent, 2020; Kim et al., 2020). Higher satisfaction strengthens relational confidence and increases the likelihood of trust formation and commitment.

H3: Customer satisfaction positively influences customer trust.

H4: Customer satisfaction positively influences customer commitment.

H7: Customer satisfaction mediates the relationship between perceived value and customer commitment.

2.5 TRUST AS RELATIONAL INTERPRETATION UNDER VULNERABILITY

Trust reflects a consumer's willingness to rely on a dealership under conditions of uncertainty and perceived risk (Cardoso et al., 2022). In high involvement services such as automotive retailing, vulnerability arises from financial exposure, information asymmetry and long term dependence on dealerships for maintenance and advisory support (Afshar et al., 2021; Walton, 2019). Trust functions as a relational interpretive mechanism through which consumers assess whether future dealership conduct will remain reliable, ethical and aligned with their interests.

Relational theories conceptualise trust as emerging when prior value and satisfaction experiences are translated into expectations of consistent future behaviour (Morgan & Hunt, 1994). Empirical evidence shows that trust strengthens engagement, information sharing and relationship endurance when dealerships are perceived as credible and dependable exchange partners (Agyei et al., 2020; Hidayat et al., 2020). Trust therefore mediates how experiential evaluations are converted into sustained commitment rather than merely reflecting cumulative satisfaction.

H5: Customer trust positively influences customer commitment.

H8: Customer trust mediates the relationship between customer satisfaction and customer commitment.

H9: Customer trust mediates the relationship between perceived value and customer commitment.

2.6 COMMITMENT AS AN EMERGENT RELATIONAL OUTCOME

Customer commitment reflects an enduring intention to maintain a valued relationship with a service provider (Pansari & Kumar, 2017). In high involvement service contexts, commitment emerges cumulatively as consumers integrate value assessments, satisfaction judgements, and trust-based expectations into a stable relational orientation (Harverila & Twyford, 2021). Commitment, therefore, represents a higher-order relational outcome rather than a direct response to isolated transactions.

Relational theory suggests that commitment crystallises only when satisfaction confirms exchange quality and trust stabilises expectations of future reliability (Morgan & Hunt, 1994; Keiningham et al., 2019). In digitally hybrid automotive environments, commitment becomes contingent on the extent to which satisfaction and trust jointly reduce uncertainty and reinforce relational predictability. Commitment thus reflects the point at which consumers are willing to sustain engagement despite switching costs, uncertainty or short term sacrifices.

Accordingly, commitment is conceptualised as the outcome of a sequential evaluative process in which perceived value enhances satisfaction, satisfaction strengthens trust and trust crystallises into commitment.

H10: Customer satisfaction and customer trust serially mediate the relationship between perceived value and customer commitment.

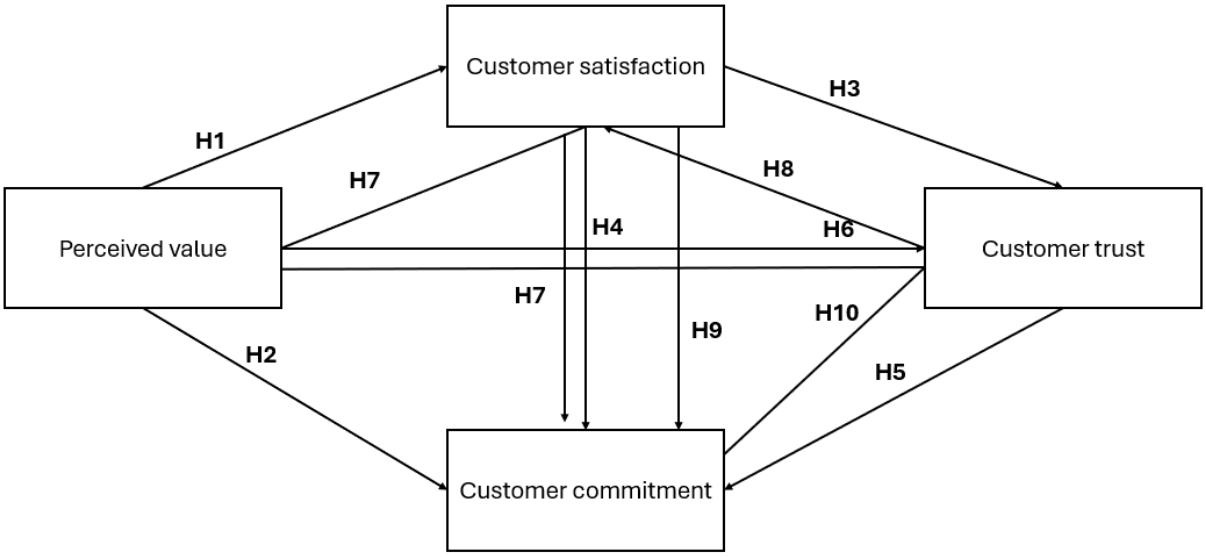

FIGURE 1: PROPOSED MODEL

3. METHODOLOGY

3.1 RESEARCH DESIGN

This study employed a quantitative cross-sectional survey design to examine the structural relationships among perceived value, satisfaction, trust, and commitment in new vehicle dealership relationships. A survey approach was appropriate for capturing consumers' perceptual evaluations of service encounters and relational constructs while enabling the simultaneous testing of direct and mediating effects within a theoretically specified model. The design supports theory testing using partial least squares structural equation modelling, which is suitable for analysing complex models with multiple latent constructs and mediation paths.

3.2 MEASUREMENT INSTRUMENT

Primary data were collected using a structured, self administered questionnaire based on established multi item reflective scales adapted to the automotive dealership context. Perceived value items, adapted from Sweeney and Soutar (2001), Walsh et al. (2014) and Yeh et al. (2022), captured evaluations of service quality, technological support, innovativeness and value for money. Satisfaction was measured using items from Van Tonder et al. (2017), assessing overall satisfaction with dealership information, service delivery and the purchase experience. Trust was measured using commitment trust theory scales (Morgan and Hunt, 1994) with adaptations from Al Karim et al. (2023), reflecting perceptions of integrity, reliability and benevolence. Commitment items, adapted from Morgan and Hunt (1994), Mukherjee and Nath (2007) and Kittur et al. (2023), captured emotional attachment, relationship continuity intentions and long term loyalty orientation.

All items were measured on seven point Likert scales ranging from strongly disagree to strongly agree.

3.3 DATA COLLECTION AND SAMPLE

Data were collected via an online survey administered by a professional market research agency with access to verified consumer panels. A non probability quota sampling approach ensured representation across key demographic segments and geographic regions associated with new vehicle purchasing activity, enhancing diversity while aligning with the study's relational focus.

Respondents were required to have engaged with a new vehicle dealership within the preceding 12 months to ensure evaluations reflected recent service encounters. After screening for incomplete and inconsistent responses, the final sample size met recommended thresholds for partial least squares structural equation modelling based on model complexity and statistical power requirements.

3.4 COMMON METHOD BIAS

Given the cross sectional, self reported data, both procedural and statistical remedies were applied to assess common method bias. Anonymity, confidentiality, neutral wording and randomised item order were used to reduce response bias. Harman's single factor test showed no dominant factor, and variance inflation factor values were below conservative thresholds, indicating that common method bias was not a significant concern.

3.5 RELIABILITY, VALIDITY, AND ETHICAL CONSIDERATIONS

The measurement model was evaluated using established PLS-SEM criteria. Reliability was confirmed, with Cronbach's alpha and composite reliability exceeding 0.70. Convergent validity was supported by average variance extracted values above 0.50 and acceptable indicator loadings. Discriminant validity was confirmed using the Fornell–Larcker criterion and heterotrait–monotrait ratios, which met recommended thresholds. Overall, the model demonstrated satisfactory reliability and validity, supporting structural model testing.

Ethical principles were upheld throughout the study. Participation was voluntary, respondents were informed of the study's purpose, and anonymity and confidentiality were assured. No personally identifiable information was collected, and ethical clearance was obtained from the relevant institutional ethics committee

3.6 DATA ANALYSIS

Partial least squares structural equation modelling was used to test the relationships among perceived value, satisfaction, trust and commitment, as it supports complex models with mediation and predictive aims (Hair et al., 2019; Sarstedt et al., 2021). A two-stage procedure was followed. First, the measurement model was evaluated for reliability and validity using Cronbach's alpha, composite reliability, indicator loadings, average variance extracted, the Fornell–Larcker criterion, and the heterotrait–monotrait ratio (Fornell & Larcker, 1981; Henseler et al., 2015). Second, the structural model was assessed using bootstrapping with 5,000 resamples to test path coefficients and mediation effects.

Model explanatory power and predictive relevance were evaluated using R^2 and Stone–Geisser Q^2 values, effect sizes and model fit indices, including the standardised root mean square residual and normed fit index (Hair et al., 2019). Serial mediation was examined through bootstrapped indirect effects, and importance–performance map analysis identified priority drivers of customer commitment.

4. RESULTS

4.1 PARTICIPANTS DEMOGRAPHICS

The respondent profile (N = 463) was predominantly male (53.6%), with the largest age group between 30 and 49 years (50.1%). Most participants held tertiary qualifications (65.2%)

4.2 MEASUREMENT MODEL ASSESSMENT

The measurement model was assessed to evaluate indicator reliability, internal consistency reliability, convergent validity, and discriminant validity in accordance with established PLS-SEM guidelines (Hair et al., 2019; Sarstedt et al., 2021). The results are summarised in Table 1.

Indicator reliability was examined through outer loadings, all of which exceeded the minimum acceptable threshold of 0.60, supporting satisfactory indicator reliability. Internal consistency reliability was assessed using Cronbach's alpha (α) and composite reliability (CR). As reported in Table 1, Cronbach's alpha values ranged from 0.799 to 0.885, while CR values ranged from 0.826 to 0.888, exceeding the recommended threshold of 0.70 for all constructs.

Convergent validity was assessed using average variance extracted (AVE). All constructs achieved AVE values above the minimum threshold of 0.50, indicating that each construct explained more than half of the variance in its indicators.

Discriminant validity was evaluated using both the Fornell–Larcker criterion and the heterotrait–monotrait ratio (HTMT). The Fornell–Larcker results in Table 2 show that the square root of the AVE for each construct exceeded its correlations with all other constructs. HTMT values, presented in Table 3, ranged from 0.544 to 0.817 and remained below the conservative threshold of 0.90 (Henseler et al., 2016). Collectively, these findings confirm that the measurement model demonstrates satisfactory reliability and validity, supporting its suitability for structural model estimation.

TABLE 1: MEASUREMENT MODEL RESULTS

Construct	Item	Loading	Cronbach's α	CR	AVE
Customer Satisfaction	CS1	0.720	0.845	0.864	0.684
	CS2	0.856			
	CS3	0.894			
	CS4	0.827			
Perceived Value	PV1	0.842	0.799	0.826	0.555
	PV2	0.824			
	PV3	0.663			
	PV4	0.749			
	PV5	0.621			
Customer Trust	CT1	0.830	0.885	0.888	0.684
	CT2	0.851			
	CT3	0.810			
	CT4	0.837			
	CT5	0.807			
Customer Commitment	CC1	0.637	0.883	0.882	0.552
	CC2	0.614			
	CC3	0.798			
	CC4	0.763			
	CC5	0.749			
	CC6	0.804			
	CC7	0.774			
	CC8	0.780			

TABLE 2: DISCRIMINANT VALIDITY: FORNELL–LARCKER CRITERION

Construct	Commitment	Satisfaction	Trust	Perceived Value
Customer Commitment	0.743			
Customer Satisfaction	0.482	0.827		
Customer Trust	0.603	0.698	0.827	
Perceived Value	0.495	0.703	0.636	0.745

Note: Diagonal figures are the square root of AVE

TABLE 3: DISCRIMINANT VALIDITY: HTMT RATIOS

Constructs	Commitment	Satisfaction	Trust
Customer Commitment			
Customer Satisfaction	0.544		
Customer Trust	0.664	0.793	
Perceived Value	0.577	0.817	0.731

4.3 STRUCTURAL MODEL ASSESSMENT

The structural model was assessed to evaluate its explanatory power, predictive accuracy, and overall model fit in accordance with established PLS-SEM guidelines (Hair et al., 2019; Sarstedt et al., 2022). The assessment focused on the coefficient of determination (R^2), predictive relevance (Q^2), standardised root mean square residual (SRMR), and collinearity diagnostics.

The coefficient of determination (R^2) was examined to assess the proportion of variance explained in each endogenous construct. As reported in Table 4, perceived value explained a substantial proportion of variance in customer satisfaction ($R^2 = 0.495$), while perceived value and customer satisfaction jointly explained a moderate proportion of variance in customer trust ($R^2 = 0.529$). Customer commitment was explained to a moderate extent by perceived value, customer satisfaction, and customer trust ($R^2 = 0.385$). These values meet accepted thresholds for explanatory power in consumer behaviour research employing PLS-SEM and indicate that the model provides an adequate explanation of the proposed relational mechanisms.

Predictive relevance was assessed using the Stone–Geisser Q^2 statistic obtained through blindfolding procedures. All Q^2 values were positive, ranging from 0.209 to 0.468, indicating that the model is predictive for all endogenous constructs and performs better than chance.

Model fit was evaluated using the standardised root mean square residual (SRMR). The SRMR value of 0.079 falls below the recommended cut-off value of 0.08, indicating an acceptable fit between the proposed structural model and the observed data (Henseler et al., 2016). Additional model fit indices are reported for completeness and are consistent with values typically observed in PLS-SEM applications.

Collinearity among predictor constructs was assessed using the variance inflation factor (VIF) values. All inner VIF values were below the conservative threshold of 3.0, indicating that multicollinearity does not pose a concern for the estimation of the structural relationships (Hair et al., 2019; Sarstedt et al., 2022). Collectively, these results confirm the adequacy of the structural model and support proceeding with hypothesis testing and mediation analysis.

TABLE 4: STRUCTURAL MODEL ASSESSMENT, EXPLANATORY POWER, AND COLLINEARITY DIAGNOSTICS

Category	Indicator / Path	Value
Model fit indices	SRMR	0.079
	d_ULS	1.595
	d_G	0.635
	Chi-square	1204.945
	NFI	0.751
Explanatory power and predictive relevance	Customer Satisfaction – R^2	0.495
	Customer Satisfaction – Adjusted R^2	0.493
	Customer Satisfaction – Q^2	0.468
	Customer Trust – R^2	0.529
	Customer Trust – Adjusted R^2	0.526
	Customer Trust – Q^2	0.374
	Customer Commitment – R^2	0.385
	Customer Commitment – Adjusted R^2	0.379
	Customer Commitment – Q^2	0.209
Collinearity diagnostics (VIF)	Customer Satisfaction → Customer Commitment	0.001
	Customer Trust → Customer Commitment	0.169
	Perceived Value → Customer Commitment	0.023
	Perceived Value → Customer Trust	0.089
	Customer Satisfaction → Customer Trust	0.263
	Perceived Value → Customer Satisfaction	0.979

4.4 HYPOTHESIS TESTING DISCUSSION

Perceived value as an initiator of relational evaluations (H1, H2, H6)

Table 5 presents only the direct structural paths used for primary hypothesis testing, whereas Table 6 reports the mediation and serial mediation analyses that examine the indirect hypothesis relationships. Perceived value exerted a significant and positive effect on customer satisfaction, supporting H1, and also directly influenced customer trust, supporting H6. These findings align with prior research that positions value perceptions as a foundational cognitive assessment through which consumers evaluate service encounters, particularly in high-involvement contexts characterised by financial and performance risk.

However, perceived value did not exert a significant direct effect on customer commitment, leading to the rejection of H2. This finding suggests that favourable value perceptions alone are insufficient to secure enduring relational commitment. Instead, value appears to operate as a necessary but incomplete condition, initiating evaluative and relational processes rather than directly binding customers to the service provider. This challenges simplified value–commitment assumptions prevalent in relationship marketing literature and underscores the importance of intermediary relational mechanisms.

The constrained role of satisfaction in commitment formation (H3, H9)

Contrary to traditional satisfaction–loyalty models, customer satisfaction did not have a significant direct effect on customer commitment, resulting in the rejection of H9. This finding indicates that satisfaction, while an important evaluative outcome, does not automatically translate into commitment in high-involvement service settings. Rather than functioning as a binding force, satisfaction appears to reflect a post-consumption appraisal that signals performance confirmation without resolving the relational vulnerability inherent in complex purchase decisions.

At the same time, customer satisfaction significantly influenced customer trust, supporting H3. This suggests that satisfaction contributes indirectly to commitment formation by shaping trust perceptions, rather than acting as a direct antecedent of commitment. Together, these findings position satisfaction as a transitional construct that facilitates trust development but lacks sufficient relational strength to secure commitment on its own.

Trust as the decisive driver of commitment (H4, H5)

Customer trust emerged as the most influential determinant of customer commitment, exerting a strong and significant direct effect, thereby supporting H4. This result reinforces the centrality of trust within relationship marketing theory and highlights its particular importance in high-risk, high-involvement service contexts. Trust appears to function as the mechanism through which uncertainty is reduced and relational vulnerability is resolved, enabling customers to progress from favourable evaluations to durable commitment.

In addition, trust significantly mediated the relationship between customer satisfaction and customer commitment, supporting H5. This mediating effect indicates that satisfaction enhances commitment only when it contributes to the development of trust. Satisfaction without trust is therefore insufficient to sustain long-term relational bonds, reinforcing the argument that trust serves as the critical conduit through which evaluative judgments are transformed into relational commitment.

Serial mediation and the sequential nature of commitment formation (H7, H8, H10)

The results further demonstrate that commitment formation follows a sequential process rather than a set of independent relational effects. Perceived value significantly influenced customer trust through customer satisfaction, supporting H7, while customer satisfaction and trust jointly mediated the relationship between perceived value and customer commitment, supporting H10. This serial mediation effect confirms that value perceptions first shape satisfaction, which subsequently facilitates trust development, ultimately culminating in commitment.

Importantly, the absence of a significant direct path from satisfaction to commitment, alongside the presence of significant indirect and serial effects, suggests that skipping stages in this sequence undermines commitment formation. These findings extend commitment–trust theory by empirically demonstrating the ordered evaluative pathway through which commitment emerges, particularly in hybrid and digitally enabled service environments.

TABLE 5: HYPOTHESIS TESTING RESULTS (DIRECT EFFECTS)

Hypothesis	Structural path	β	t-value	p-value	Result
H1	Perceived Value → Customer Satisfaction	0.703	15.038	0.000	Supported
H2	Perceived Value → Customer Commitment	0.174	1.791	0.073	Not supported
H3	Customer Satisfaction → Customer Trust	0.495	5.350	0.000	Supported
H4	Customer Trust → Customer Commitment	0.470	5.718	0.000	Supported
H9	Customer Satisfaction → Customer Commitment	0.032	0.340	0.734	Not supported
H6	Perceived Value → Customer Trust	0.288	3.277	0.001	Supported

Note: Results are based on bootstrapping with 5 000 subsamples. β = standardised path coefficient. Significance assessed at $p < 0.05$.

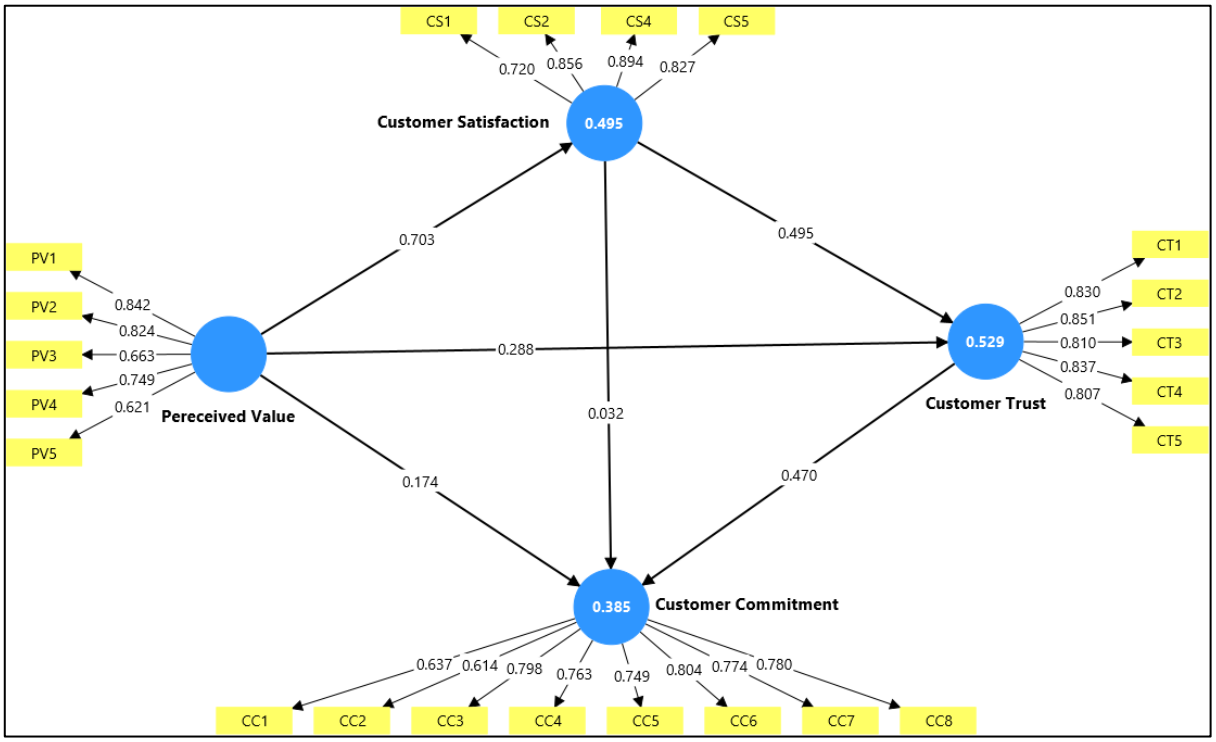

FIGURE 2: HYPOTHESIS RESULTS PLS-SEM.

4.5 DISCUSSION OF THE MEDIATING EFFECTS

The mediation analysis offers critical insight into the mechanisms through which perceived value, customer satisfaction, and customer trust jointly influence customer commitment. The results demonstrate that commitment formation does not occur through direct evaluative effects alone, but rather through a sequence of mediated relationships that highlight the central role of trust as a relational conduit.

The findings indicate that customer trust significantly mediates the relationship between perceived value and customer commitment ($\beta = 0.135$, $p < 0.01$). While the direct effect of perceived value on commitment was non-significant, the presence of a significant indirect effect through trust confirms that value perceptions contribute to commitment only when they are translated into trust. This suggests that perceived value functions primarily as an

initiating cognitive assessment, which must be relationally validated before commitment can emerge. In high-involvement service contexts, value without trust appears insufficient to overcome perceived risk and vulnerability.

In contrast, customer satisfaction did not mediate the relationship between perceived value and customer commitment ($\beta = 0.022$, $p > 0.05$). Despite the strong direct effect of perceived value on satisfaction, satisfaction alone did not transmit value effects to commitment. This finding challenges traditional satisfaction-driven models of commitment by demonstrating that positive evaluative judgments do not automatically lead to durable relational outcomes. Satisfaction, in this context, appears to signal performance confirmation rather than relational assurance.

However, customer satisfaction played a significant indirect role in shaping trust. The mediation results show that satisfaction significantly mediated the relationship between perceived value and customer trust ($\beta = 0.348$, $p < 0.001$). This indicates that satisfaction acts as an evaluative bridge through which value perceptions signal consistency and reliability, thereby fostering trust development. Satisfaction therefore contributes meaningfully to commitment formation, but only indirectly, by strengthening trust rather than by exerting a direct effect on commitment.

Further support for the centrality of trust is provided by the significant mediating effect of trust on the relationship between customer satisfaction and customer commitment ($\beta = 0.233$, $p < 0.001$). Although satisfaction did not directly influence commitment, its indirect effect through trust was substantial and significant. This finding reinforces the argument that trust is the mechanism through which satisfaction is converted into commitment. Satisfaction enhances commitment only insofar as it contributes to trust formation, underscoring the insufficiency of satisfaction in isolation.

Collectively, the mediation findings reveal a structured commitment formation process in which perceived value initiates satisfaction, satisfaction facilitates trust, and trust ultimately enables commitment. The presence of significant indirect effects alongside non-significant direct effects highlights the importance of examining mediated pathways rather than assuming linear relational effects. These results advance understanding of customer commitment by empirically demonstrating that trust is not merely an outcome of positive evaluations, but a necessary intermediary through which value and satisfaction are transformed into enduring relational commitment.

TABLE 6: MEDIATION AND SERIAL MEDIATION RESULTS

Hypothesis	Indirect path	β	t-value	p-value	Result
H5	Perceived Value → Customer Trust → Customer Commitment	0.135	2.767	0.006	Supported
H7	Perceived Value → Customer Satisfaction → Customer Commitment	0.022	0.335	0.738	Not supported
H6a	Perceived Value → Customer Satisfaction → Customer Trust	0.348	5.602	0.000	Supported
H8	Customer Satisfaction → Customer Trust → Customer Commitment	0.233	3.836	0.000	Supported
H10	Perceived Value → Customer Satisfaction → Customer Trust → Customer Commitment	0.164	3.892	0.000	Supported

Note: Results are based on bootstrapping with 5 000 subsamples. β = standardised indirect effect. Significance assessed at $p < 0.05$.

5. DISCUSSION

This study set out to examine how perceived value translates into customer commitment within a high involvement, hybrid service context, responding to growing calls in consumer behaviour research for process-based explanations of relationship formation rather than linear outcome models (Verhoef et al., 2021; Elshaer et al., 2025). By integrating

expectancy disconfirmation theory and commitment trust theory, the study sought to clarify the evaluative and relational mechanisms through which commitment emerges in contexts characterised by financial risk, information asymmetry, and digitally mediated service encounters.

The findings demonstrate that perceived value functions as a foundational cognitive assessment that initiates customer evaluations but does not directly generate commitment. While perceived value exerted a strong and significant influence on customer satisfaction and customer trust, its direct effect on customer commitment was not supported. This result challenges conventional relationship marketing assumptions that position value as a sufficient antecedent of commitment (Sweeney and Soutar, 2001; Verhoef et al., 2009). Instead, the findings suggest that value operates as a necessary but incomplete condition that activates further evaluative and relational processes rather than securing enduring relational bonds on its own.

Consistent with expectancy disconfirmation theory, perceived value strongly influenced customer satisfaction, indicating that consumers evaluate dealership performance relative to prior expectations (Oliver, 1980; Oliver, 1997). However, satisfaction did not directly predict customer commitment, contradicting dominant satisfaction loyalty models that assume positive evaluations naturally translate into long-term relational outcomes (Anderson and Sullivan, 1993; Fornell et al., 1996). This finding suggests that satisfaction represents a post-consumption appraisal of performance confirmation rather than a binding relational force. In high involvement service contexts such as automotive retailing, satisfaction alone appears insufficient to resolve the vulnerability and perceived risk associated with extended service relationships.

In contrast, customer trust emerged as the central mechanism underpinning commitment formation. Trust exerted a strong direct effect on customer commitment and consistently mediated the effects of both perceived value and customer satisfaction. This finding aligns with commitment trust theory, which positions trust as a key prerequisite for relationship continuity under conditions of uncertainty (Morgan and Hunt, 1994). The results extend this theoretical perspective by demonstrating that trust does not merely coexist with satisfaction or value, but functions as the mechanism through which favourable evaluations are legitimised and converted into commitment. Trust appears to mitigate perceived risk, reduce uncertainty, and provide relational assurance, enabling customers to commit to ongoing dealership relationships.

The mediation and serial mediation findings further reinforce the sequential nature of commitment formation. Perceived value influenced customer trust indirectly through customer satisfaction, while customer satisfaction influenced commitment only through trust. The significant serial pathway from perceived value to satisfaction, from satisfaction to trust, and from trust to commitment provides empirical evidence that commitment emerges through an ordered evaluative and relational process rather than through isolated relational drivers. The absence of significant direct effects from perceived value and satisfaction to commitment, alongside the presence of robust indirect and serial effects, underscores the limitations of linear relational models that overlook process dynamics (Palmatier et al., 2006; Payne et al., 2017).

By synthesising expectancy disconfirmation theory and commitment trust theory, this study contributes to a more nuanced understanding of consumer relationship development. Expectancy disconfirmation theory effectively explains how consumers form satisfaction judgments through performance evaluation, but does not account for how evaluative outcomes translate into relational endurance. Commitment trust theory addresses this gap by explaining the role of trust in sustaining relationships, yet it has often been operationalised without sufficient attention to the evaluative processes that precede trust formation. This study bridges these perspectives by empirically demonstrating that

satisfaction serves as a transitional construct that links value assessments to trust development within a broader relational sequence.

From a consumer behaviour perspective, the findings suggest that commitment should be conceptualised as an outcome of relational sense making rather than affective accumulation. In digitally enabled and hybrid service environments, where consumers encounter fragmented and sometimes inconsistent service signals across touchpoints, commitment appears contingent on the successful alignment of value delivery, evaluative confirmation, and relational credibility (Lemon and Verhoef, 2016; Verhoef et al., 2021). Trust therefore, emerges not as an optional outcome of positive experiences, but as a necessary condition for commitment formation.

Overall, this discussion highlights the importance of moving beyond descriptive satisfaction-based models toward process-oriented explanations that capture how consumers navigate uncertainty and risk in complex service relationships. By demonstrating that commitment formation is sequential, mediated, and trust dependent, the study offers a theoretically robust contribution to consumer behaviour research that reflects the realities of contemporary service consumption.

5.1 THEORETICAL INSIGHTS

This study provides theoretical insight by demonstrating that customer commitment in high involvement service contexts emerges through a process-oriented sequence that integrates expectancy disconfirmation theory, service dominant logic, and commitment trust theory. Rather than conceptualising value, satisfaction, and trust as parallel or interchangeable antecedents of commitment, the findings show that these constructs perform distinct theoretical roles within a structured evaluative and relational process. This integrated perspective advances existing theory by explaining not only which constructs matter, but how and why they interact to produce commitment.

From the perspective of expectancy disconfirmation theory, the strong relationship between perceived value and customer satisfaction confirms that customers evaluate dealership performance by comparing perceived benefits against prior expectations. Consistent with this theoretical logic, perceived value functions as the primary cognitive reference point through which service encounters are interpreted and performance outcomes are assessed (Oliver 1980; Oliver 1997). This supports the view that value perceptions shape satisfaction by anchoring customers' evaluative judgements, particularly in high involvement contexts where financial and functional risks heighten the salience of performance confirmation.

However, the absence of a direct effect of customer satisfaction on customer commitment exposes an important theoretical boundary of expectancy disconfirmation theory. While the theory effectively explains how satisfaction judgements are formed, it does not account for how evaluative outcomes are transformed into enduring relational intentions. Satisfaction reflects confirmation that expectations have been met, but does not resolve the relational uncertainty, dependence, or vulnerability that characterise long-term service relationships. These finding challenges traditional satisfaction-based loyalty models and indicate that satisfaction alone lacks sufficient relational force to secure commitment (Anderson and Sullivan 1993; Fornell et al. 1996).

Service dominant logic offers a complementary explanation by reframing value as something that is co-created and realised through ongoing interactions rather than embedded in discrete transactions. From this perspective, perceived value does not directly lead to commitment because value must be continuously interpreted and validated through relational experiences before it can support long term relational intent (Vargo & Lusch 2008; Vargo & Lusch 2016). In complex service systems such as automotive retailing, where value emerges across multiple touchpoints over time,

commitment depends on whether value in use is experienced as reliable and credible rather than merely favourable at a single point in time.

Commitment trust theory provides the final theoretical mechanism that explains how evaluative judgements are converted into relational endurance. The strong direct effect of customer trust on customer commitment, together with its mediating role, confirms trust as the central mechanism through which uncertainty is reduced and relational risk is managed (Morgan and Hunt 1994). Trust legitimises dependence on the service provider and enables customers to accept relational vulnerability, thereby allowing commitment to form. Importantly, the findings demonstrate that trust does not arise independently but is shaped through prior evaluative processes involving value and satisfaction. Trust, therefore, represents the relational resolution stage of the process rather than a parallel outcome.

The serial mediation results consolidate this integrated theoretical explanation by empirically demonstrating that commitment formation follows an ordered sequence. Perceived value shapes satisfaction through expectancy confirmation, satisfaction facilitates the development of trust by signalling consistency and reliability, and trust ultimately enables commitment. This process-oriented insight advances both expectancy disconfirmation theory and commitment trust theory by showing that commitment is not the immediate consequence of positive evaluations, but the outcome of cumulative evaluative and relational sense making. The findings respond to recent calls for consumer research to adopt dynamic and process-based explanations of relationship development in complex service environments (Palmatier et al. 2006; Payne et al. 2017).

In summary, the theoretical contribution of this study lies in integrating expectancy disconfirmation theory, service dominant logic, and commitment trust theory within a single process-oriented framework. By demonstrating that customer commitment emerges through sequential evaluative confirmation and relational assurance rather than through direct value or satisfaction effects, the study advances understanding of how consumers form enduring relationships in high involvement and digitally mediated service contexts.

5.2 MANAGERIAL INSIGHTS

The findings of this study offer timely managerial insights for automotive dealership managers and salespeople operating in an environment characterised by digital transformation, increased customer information access, and heightened expectations of transparency and relational integrity. The results demonstrate that customer commitment is not achieved through isolated value propositions or transactional efficiency, but through a structured process in which value perceptions shape satisfaction, satisfaction supports trust development, and trust ultimately enables long term commitment. This process has direct implications for how dealerships manage customer interactions across the sales and service lifecycle.

First, dealership managers should recognise that perceived value remains an essential starting point, but it is insufficient on its own to secure customer commitment. In digitally enabled automotive retailing, customers increasingly compare pricing, specifications, and financing options before entering the dealership, reducing the strategic advantage of price-based competition alone. Recent research indicates that customers evaluate value not only in economic terms, but also in relation to credibility, consistency, and alignment across digital and physical touchpoints (Hollebeek et al. 2023; Thaichon et al. 2023). Managers should therefore ensure that value claims communicated online are consistently reinforced during in-dealership interactions and financing discussions. Misalignment between digital information and salesperson communication risks eroding trust and weakening relational outcomes.

Second, the limited direct role of satisfaction in driving commitment has important implications for dealership performance measurement. While satisfaction remains a necessary indicator of performance confirmation, recent studies suggest that satisfaction metrics alone are poor predictors of long-term loyalty in high involvement service contexts (Hwang and Seo 2022; Rather et al. 2024). Dealership managers should avoid equating high satisfaction scores with relational strength and instead incorporate trust-related indicators into performance dashboards. These may include perceived honesty of sales staff, transparency of pricing explanations, and consistency in post purchase communication. Such measures better capture the relational conditions required for commitment formation.

Third, the central role of trust places salespeople at the core of dealership relationship strategy. In complex purchase decisions such as vehicle acquisition, customers rely heavily on salesperson guidance to interpret technical information, financing terms, and after-sales obligations. Recent research highlights that consultative selling, ethical conduct, and expectation management are critical drivers of trust in digitally informed customer environments (Kwak et al. 2022; Singh and Kathuria 2023). Dealership managers should therefore prioritise training and incentive structures that reward long term relationship quality rather than short term sales volume. Salespeople should be encouraged to act as credible advisors who support customer decision-making rather than as transactional closers.

Fourth, the sequential nature of commitment formation implies that dealership managers must adopt an integrated customer journey perspective. Customers experience dealerships as interconnected systems rather than as isolated departments, and trust can be undermined when promises made during the sales process are not honoured during financing or after-sales service. Recent studies emphasise that cross-functional coordination and journey consistency are critical for sustaining trust and commitment in omnichannel service environments (Wedel et al. 2023; Verhoef et al. 2024). Managers should therefore ensure alignment between sales, finance, and service teams, with shared accountability for relational outcomes rather than isolated departmental targets.

Finally, the findings highlight the strategic importance of after-sales service as a key arena for reinforcing trust over time. As vehicle ownership increasingly involves ongoing digital communication, service reminders, and remote diagnostics, customers continuously reassess dealership reliability beyond the initial purchase. Contemporary research indicates that proactive service communication, transparent cost explanations, and effective problem resolution significantly strengthen trust and long-term commitment in automotive contexts (Klaus et al. 2022; Lim et al. 2024). Dealership managers should therefore view service interactions as integral to relationship management rather than as operational necessities.

In summary, this study suggests that automotive dealership managers and salespeople should move beyond transaction-focused strategies and satisfaction maximisation toward trust-centred relationship management. By aligning value delivery, satisfaction confirmation, and trust-building practices across digital and physical touchpoints, dealerships can create the relational conditions necessary for enduring customer commitment in highly competitive and digitally evolving automotive markets.

6. CONCLUSIONS

This study set out to explain how customer commitment is formed in high involvement, digitally mediated automotive dealership contexts by integrating expectancy disconfirmation theory, service dominant logic, and commitment trust theory within a process-oriented framework. Moving beyond linear assumptions that equate value delivery or customer satisfaction with commitment, the findings demonstrate that commitment emerges through a structured sequence in

which perceived value shapes satisfaction, satisfaction facilitates trust, and trust ultimately enables enduring relational commitment.

The results show that perceived value plays a critical initiating role by anchoring customers' evaluative judgements, confirming its relevance within expectancy disconfirmation theory. However, value alone was insufficient to generate commitment, highlighting the limitations of transactional and price-driven relationship strategies. Similarly, while customer satisfaction reflected successful performance confirmation, it did not directly secure commitment, challenging dominant satisfaction-based loyalty models that remain prevalent in both academic research and managerial practice.

Trust emerged as the central mechanism through which evaluative outcomes are converted into relational endurance. The strong direct effect of trust on commitment, alongside its consistent mediating role, confirms that commitment in high-risk service contexts depends on customers' willingness to accept relational vulnerability. This finding reinforces and extends commitment trust theory by demonstrating that trust is not merely a parallel outcome of positive experiences, but a necessary condition for commitment formation.

By empirically validating a serial mediation pathway from perceived value to satisfaction, from satisfaction to trust, and from trust to commitment, this study advances a process-based understanding of consumer relationship development. The integrated theoretical perspective offered in this paper responds to recent calls for consumer behaviour research to move beyond static relational models and to account for how consumers navigate uncertainty, risk, and fragmented service experiences in contemporary markets.

Overall, the study contributes to the literature by demonstrating that customer commitment in automotive retailing is not the direct consequence of favourable evaluations, but the outcome of cumulative evaluative and relational sense making. This insight has important implications for both theory and practice, particularly in industries characterised by complex decision-making, extended service relationships, and increasing digitalisation.

6.1 LIMITATIONS AND FUTURE RESEARCH

Despite its contributions, this study is subject to several limitations that should be acknowledged and addressed in future research. First, the study employed a cross-sectional research design, which limits the ability to capture changes in customer perceptions over time. Commitment formation is inherently dynamic, particularly in high involvement service contexts where customer evaluations may evolve across multiple interactions. Future research could adopt longitudinal designs to examine how value perceptions, satisfaction, and trust develop and interact across different stages of the customer journey.

Second, the study focused on self-reported perceptions collected through survey data, which may be subject to common method bias and social desirability effects. Although established measurement scales and procedural remedies were employed, future studies could strengthen validity by incorporating behavioural data such as repeat purchase behaviour, service usage records, or customer retention metrics. Combining perceptual and behavioural data would provide a more comprehensive understanding of commitment formation.

Third, the empirical context was limited to the South African automotive dealership environment. While this context offers valuable insight into high involvement and digitally evolving service settings, institutional, cultural, and market-specific factors may influence the generalisability of the findings. Future research could replicate the model in other emerging and developed markets to assess the robustness of the proposed process across different institutional

environments. Comparative studies across countries or regions may also reveal how contextual factors shape the relative importance of value, satisfaction, and trust.

Fourth, the model focused on a specific set of relational constructs. Although perceived value, satisfaction, trust, and commitment capture key evaluative and relational mechanisms, other factors may also influence commitment formation in contemporary service contexts. Future research could extend the model by incorporating constructs such as perceived risk, transparency, salesperson credibility, digital service quality, or perceived fairness. Examining how these factors interact with trust may offer additional insight into relationship development in omnichannel environments.

Finally, while this study adopted a process-oriented perspective, future research could further explore the role of digital technologies in shaping relational dynamics. As artificial intelligence, data-driven personalisation, and platform-based service models become more prevalent in automotive retailing, future studies could examine how digital trust, algorithmic transparency, and technology-enabled service interactions influence the commitment formation process.

In summary, these limitations provide fertile opportunities for future research to build on the present study by adopting longitudinal approaches, expanding contextual scope, and incorporating additional relational and technological factors. Such research would further enhance understanding of how customer commitment develops in increasingly complex and digitally mediated service ecosystems.

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